

Volume 1, Issue 2

May 2005

Mike's Comments



State Director

Michael B. Taylor

June is Homeownership Month—a month-long celebration to promote homeownership. Homeownership is the American Dream—but more than that, homeownership creates pride, stability, responsibility, and generates economic growth. Every single family home built generates jobs for carpenters, electricians, roofers, carpet layers, plumbers, and many, many others. In addition, new home buyers invest in furnishings and decorations—generating revenue for local businesses.

USDA Rural Development is committed to expanding homeownership opportunities for rural individuals. Our single family housing programs are making homeownership attainable for more and more rural families in America. We provide homeownership opportunities to low- and moderate-income rural Americans through several loan, grant, and loan guarantee programs, and we have funding available to individuals to finance vital improvements to make their homes decent, safe, and sanitary.

I encourage you to explore USDA Rural Development's website to learn more about our single family housing programs—as well as our multi-family housing programs, business programs, and community programs: <http://www.rurdev.usda.gov>.

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Single Family Housing News

Banner Year for Single Family Housing Program \$146.6 Million Invested

ALEXANDRIA - USDA Rural Development enjoyed a banner year for the single family housing program in Louisiana during Fiscal Year 2004—with over \$146.6 million invested in affordable housing for rural residents.

In the direct and guaranteed housing loan programs, USDA Rural Development provided new housing to 1,561 families, refinancing at lower interest rates to 11 families, and home improvement loans/grants to 244 homeowners. In addition, in the direct loan program, USDA Rural Development leveraged funds with other lenders and secured funds in the amount of \$1,249,305, which

resulted in 15 more families receiving loans—with the average loan being \$83,500.

Single family housing program funding opportunities include:

- Single family housing homeownership loans
- Single family housing home repair loans and grants
- Self-help housing loans and technical assistance grants
- Single family housing guaranteed homeownership loans

For more information on single family housing programs, visit: <http://www.rurdev.usda.gov/rhs>.

For more information on single family housing programs, contact Debbie Redfearn, Single Family Housing Program Director, (318) 473-7630.

USDA Rural Development invested over \$265 million in rural Louisiana during Fiscal Year 2004. Visit our website to view our annual report and see how this money was invested:
<http://www.rurdev.usda.gov/la/>



"Every 1,000 single family homes built in this country generates nearly 2,500 jobs, \$75 million in wages, and more than \$37 million in tax revenues."

From: Homeownership Alliance
<http://www.homeownershipalliance.com>

Single Family Housing News

USDA Rural Development Housing Lines Redesignated Four Areas Impacted

ALEXANDRIA - USDA Rural Development has conducted a review of the following areas and determined that single family housing program eligibility lines will be redrawn:

Rapides Parish - The area of Rapides Parish outside of the city limits of Alexandria and Pineville as shown in city maps dated March 2003, and June 12, 2001, respectively, will be eligible for USDA Rural Development single family housing financing.

St. Tammany Parish - The area north of Interstate Highways 10 and 12 and west of Liberty Bayou will be eligible for USDA Rural Development single family housing financing.

East Baton Rouge Parish - The area south of Highway 64, within the corporate limits of the City of Zachary, will be eligible for USDA Rural Development single family housing financing.

Ouachita Parish - The areas that have been annexed into the city limits of Monroe and West Monroe, Louisiana, are no longer eligible for USDA Rural Development single family housing financing.

These determinations are currently pending a ninety-day comment period. Any comments or objections should be directed to:

Debbie Redfearn, Single Family Housing Program Director, USDA Rural Development, Alexandria, Louisiana, (318) 473-7630.

Community News

Construction Begins on \$4.1 Million Assisted-Care Facility 60-Unit Facility Being Constructed in Carencro

CARENCRO - Ground was officially broken on April 8, 2005, for a new 60-unit assisted-care housing facility in Carencro, Louisiana. The new facility will provide meals, medical attention, transportation, and housekeeping for its residents.

\$1.4 million in USDA Rural Development direct loan funds and



\$1.6 million in USDA Rural Development guaranteed loan funds with Iberia Bank will be used to fund construction of the facility. Louisiana Housing Finance Agency is providing \$750,000 in funding, and the Federal Home Loan Bank is providing \$350,000.

Franklinton Receives USDA Rural Development Funding for Sewer Improvements

\$2.4 Million Presented to Town FRANKLINTON - On May 2, 2005, Congressman Bobby Jindal joined USDA Rural Development State Director Michael B. Taylor in presenting over \$2.4 million to the Town of Franklinton for sewer system improvements.

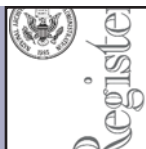
"Each year USDA Rural Development celebrates Earth Day by presenting loan and grant funds to communities across America working to build and modernize water and wastewater disposal

systems," said Taylor. "This year, \$24.8 million in investments for Louisiana were announced-including the Town of Franklinton project."

"This funding will enable the Town of Franklinton to conduct an extensive sewer system survey to determine the precise location of sewer leaks, correct the problems and expand our system," said Mayor Earle R. Brown. "This is a great occasion for our town."

For more information on community programs, contact Danny Magee, Community Programs Director, (318) 473-7940.





Business News

Grant Funds Available for Renewable Energy or Energy Efficiency Projects Funding Opportunity for Farmers, Ranchers, and Rural Small Businesses

A Notice of Funds Availability (NOFA) was published in the Federal Register inviting applications for the Renewable Energy Systems and Energy Efficiency Improvements Grant Program. This program provides grants to farmers, ranchers and rural small businesses to purchase renewable energy systems and make energy improvements.

Applications for renewable energy systems must be for a minimum grant request of \$2,500, but no more than \$500,000. Applications for energy efficiency improvements must be for a minimum grant request of \$2,500 but no more than \$250,000.

Eligible energy projects include solar (small and large), biomass, anaerobic digesters, geothermal (including electric generation and direct use), as well as hydrogen, wind (small and large), and energy efficiency. Examples of energy efficiency projects might be upgrading electric motors in equipment, insulation, and upgrading electrical systems or heating systems.

Program information, applications, forms, and other tools regarding the energy program can be found at <http://www.rurdev.usda.gov/rbs/farmbill/index.html>.

Applications must be completed and submitted to the USDA Rural Development State Office in Alexandria, Louisiana, no later than June 27, 2005. Contact the USDA Rural Development State Office at (318) 473-7960 for more information.

FUNDING OPPORTUNITIES

Secretary of Ag Announces \$5.9 Million Available in Rural Cooperative Development Grants

CASTLE ROCK, Washington - On May 18, 2005, Agriculture Secretary Mike Johanns announced that \$5.9 million in economic development grants are available to assist in cooperative development ventures through establishing and operating cooperative development centers.

The cooperative development grant program is administered through USDA Rural Development. The grants will be awarded on a

competitive basis and are intended to foster rural cooperative development through projects that provide rural residents with education and technical assistance in areas of cooperative startup, marketing and managing, and other self-help tools.

The deadline for submitting a grant application is July 1, 2005. Further information can be found on USDA Rural Development's website at: <http://www.rurdev.usda.gov>, or you can contact any USDA Rural Development office for assistance.

For more information on business programs, contact John Broussard, Business and Cooperative Programs Director, (318) 473-7960.

Multi-Family Housing News

The Applications Are In \$223,074 in Grant Funds Will be Awarded

ALEXANDRIA - In March 2005, Agriculture Secretary Mike Johanns announced the availability of \$8.8 million in competitive grant funds to non-profit organizations and public bodies for housing preservation grants to assist very low- and low-income rural residents repair and rehabilitate their homes. Louisiana's share of this funding is \$223,074. The application window closed on May 13, 2005, and Louisiana received seven applications which are currently under review.

Housing preservation grant funds are awarded to qualified public agencies, private nonprofit organizations, and other eligible entities, which will leverage the USDA grant funds with private, state, and local funds to further extend the housing repair assistance into their local community. One entity cannot apply for more than 50 percent of a state's housing preservation grant allocation.

Louisiana's housing preservation grant award recipients will be announced in the near future.

For more information on multi-family housing programs, contact Yvonne Emerson, Multi-Family Housing Program Director, (318) 473-7962.

Those assisted through the housing preservation grant program must own very low- or low-income housing, either as homeowners, landlords, or members of a cooperative. Very low income is defined as below 50 percent of the Area Median Income (AMI); low income is between 50 and 80 percent of AMI. Eligible sponsors include state agencies, units of local government, Native American tribes, and nonprofit organizations.

USDA Rural Development

3727 Government Street
Alexandria, Louisiana 71302



Important: In an effort to save paper and postage, future issues of USDA Rural Development *News & Views Louisiana* will be distributed by e-mail. If you would like to add your name to our e-mail distribution list, please provide your e-mail address to holly.martien@la.usda.gov.

Committed to the future of rural communities.

Address Updates, Questions, and Comments

Future newsletters will be distributed by e-mail. If you would like to add your name to our e-mail distribution list for newsletters and program announcements, please provide your e-mail address to holly.martien@la.usda.gov.

Please send any comments, questions, or address changes to:
Holly L. Martien, Public Information Coordinator, USDA Rural Development, 3727 Government Street, Alexandria, Louisiana 71302,
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fax (318) 473-7661.

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Parishes Served:
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Natchitoches Area Office - Area II
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Natchitoches, Louisiana 71457
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Parishes Served:
Avoyelles, Bienville, Bossier, Caddo, DeSoto, Grant, Natchitoches, Rapides, Red River, Sabine, Vernon, Webster, and Winn

USDA Rural Development provides a full range of rural development credit services in rural Louisiana. Further information on USDA Rural Development's loan and grant programs can be obtained by visiting USDA Rural Development's web site at: <http://www.rurdev.usda.gov>.

Lafayette Area Office - Area III
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Lafayette, Louisiana 70501-7913
Telephone: (337) 262-6601
Parishes Served:
Acadia, Allen, Beauregard, Calcasieu, Cameron, Evangeline, Iberia, Jefferson Davis, Lafayette, St. Landry, St. Martin, St. Mary, and Vermilion

Amite Area Office - Area IV
805 West Oak Street, Room 3
Amite, Louisiana 70422
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Parishes Served:
Ascension, Assumption, East Baton Rouge, East Feliciana, Jefferson, Iberville, Lafourche, Livingston, Orleans, Plaquemines, Pointe Coupee, St. Bernard, St. Charles, St. Helena, St. James, St. John, St. Tammany, Tangipahoa, Terrebonne, Washington, West Baton Rouge, and West Feliciana

From the Program Director

Debbie Redfearn

Single Family Housing Program Director

The Guaranteed Rural Housing (GRH) program in Louisiana has reached the halfway point of Fiscal Year 2005, and it is shaping up to be another wonderful year. As of March 31, 2005, Louisiana obligated 546 loans for \$53,798,053. You will be glad to know that we are projected to have enough funding to operate uninterrupted for most, if not all, of this fiscal year. This could change, but we think it is likely that we will have enough funds to run at least until mid-September, and probably through the whole month of September. More good news is the reservation of funds process has been reinstated. Contact the Guaranteed Housing Specialist in your area for more information.

New Lenders

We would like to welcome the following approved lenders as our partners in rural homeownership:

Cross Keys Bank
Monroe, Louisiana

Louisiana DOTD Federal Credit Union - Baton Rouge, Louisiana

The Bank of Commerce
White Castle, Louisiana

New Eligible Area

All of West Baton Rouge Parish, including Port Allen, is now eligible for origination of Guaranteed Rural Housing loans. Look for new eligible areas (more potential homeowners/clients) throughout Louisiana in the coming months!



June is National Homeownership Month

Guaranteed Rural Housing Meetings in Shreveport and Baton Rouge

In recognition of National Homeownership Month, USDA Rural Development is hosting two sessions to provide you with valuable information on our Guaranteed Rural Housing Program. Join us and learn the latest revisions and updates on this program.

Shreveport

Tuesday, June 21, 2005

9 a.m. - 12 noon

Louisiana Tech University Technology Transfer Center
Shreve Park - Industrial Campus Auditorium
8028 Shrevepark Drive
Shreveport, Louisiana

Baton Rouge

Thursday, June 23, 2005

9 a.m. - 12 noon

Pennington Biomedical Research Center Auditorium
6400 Perkins Road
Baton Rouge, Louisiana

Income Limits in Louisiana

Guaranteed Rural Housing
Moderate Income Limits
Adjusted Income Limits
(Orleans Parish is Ineligible for Lending)

Number in Household	Income Amount*	West Feliciana Parish Income Amount*
1 Person	\$46,700	\$47,600
2 Persons	\$53,350	\$54,400
3 Persons	\$60,050	\$61,200
4 Persons	\$66,700	\$68,000
5 Persons	\$72,050	\$73,450
6 Persons	\$77,350	\$78,850
7 Persons	\$82,700	\$84,300
8 Persons	\$88,050	\$89,750

Effective March 8, 2004

*Add 8 percent of 4-person income limit for each person in excess of 8 persons.

"Moderate Income" is defined as 115 percent of the U.S. Median Family Income.

2005 GREATER GULF STATES MORTGAGE CONVENTION NEW ORLEANS MARRIOTT - AUGUST 25-26, 2005

Stop by our booth and visit with Scott Pousson, Single Family Housing Specialist, State Office, and Mary Lu Wilkerson, Guaranteed Housing Specialist, Natchitoches Area Office. Learn more about the GRH program or just stop to say "Hi!" We look forward to seeing you!



May 2005

Contact Us

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Parishes served:

Avoyelles, Bienville, Bossier, Caddo, DeSoto, Grant,
Natchitoches, Rapides, Red River, Sabine, Vernon,
Webster, and Winn

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Parishes served:

Acadia, Allen, Beauregard, Calcasieu, Cameron,
Evangeline, Iberia, Jefferson Davis, Lafayette, St. Landry,
St. Martin, St. Mary, and Vermilion

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Parishes served:

Ascension, Assumption, East Baton Rouge, East
Feliciana, Iberville, Jefferson, Lafourche, Livingston,
Plaquemines, Pointe Coupee, St. Bernard, St. Charles,
St. Helena, St. James, St. John, St. Tammany,
Tangipahoa, Terrebonne, Washington, West Baton
Rouge, and West Feliciana

Address Updates, Questions, and Comments

In an effort to save paper and postage, we are distributing this and future newsletters by e-mail. Thanks go to those of you who have responded to our request and provided us your e-mail address—our e-mail address list is growing longer each day. If you would like to add your name to our e-mail distribution list for newsletters and program announcements, please provide your e-mail address to debbie.redfearn@la.usda.gov.

Things to Know

Administrative Notices

The following Administrative Notices have been issued addressing Guaranteed Rural Housing (GRH) loan-making and servicing issues:

RD AN No. 4042 (1980-D) dated January 18, 2005, furnishes guidance concerning what documentation non-U.S. citizens must supply in order to be considered for a loan note guarantee in the GRH program.

RD AN No. 4048 (1980-D) dated February 17, 2005, clarifies GRH appraisal documentation requirements for manufactured homes.

RD AN No. 4051 (1980-D) dated February 28, 2005, reiterates agency methodology for evaluating "payment shock."

RD AN No. 4052 (1980-D) dated February 28, 2005, elaborates upon the forms of dwelling inspections acceptable for loans guaranteed under the GRH program.

RD AN No. 4053 (1980-D) dated February 28, 2005, elaborates upon the use of debt ratio waivers when approving loan guarantees under the GRH program.

RD AN No. 4054 (1980-D) dated February 28, 2005, lists the appraisal forms that can be used in relation to a GRH loan.

RD AN No. 4058 (1980-D) dated March 14, 2005, clarifies requirements for the future recovery of sale proceeds when Real Estate Owned (REO) property held by the guaranteed lender sells at a higher price than the appraised value used to estimate a loss on unsold REO.

RD AN No. 4059 (1980-D) dated March 14, 2005, clarifies inspection, valuation and loss claim requirements for security property or REO when the property is occupied, subject to redemption rights or when there are lengthy eviction proceedings.

RD AN No. 4060 (1980-D) dated March 14, 2005, clarifies and standardizes the acceptable foreclosure time frame by state for GRH loans.

RD AN No. 4061 (1980-D) dated March 17, 2005, reissues the guidelines regarding reimbursement of attorney and trustee fees incurred for liquidated GRH loans.

RD AN No. 4062 (1980-D) dated March 14, 2005, provides guidance on foreclosure sale bids for security property on which there is a GRH loan guarantee.

The guarantee fee for purchase loans is 2.00 percent.

Maximum Loan to Value Ratio (LTVR) for GRH purchase loans is 102 percent (if the entire guarantee fee is financed).

The refinance fee is 0.5 percent.

Not sure if a property is in an eligible area?

Try out the Income and Property Eligibility website:
<http://eligibility.sc.egov.usda.gov>

It can also be used to calculate adjusted household income and compare it to current income limits.

Please visit Louisiana's USDA Rural Development website: <http://rurdev.usda.gov/la>.

Check here for general program information, contacts, updates, and other valuable information on all USDA Rural Development programs in Louisiana.

Instructions, Forms, Procedure Notices

Rural Development (RD) Instructions, Forms, Procedure Notices (PNs), and Administrative Notices (ANs) can be viewed on the Internet. The URL link is:

<http://rdinit.usda.gov/regs/> or
<http://www.rurdev.usda.gov/regs/>.

To obtain Rural Development forms, visit the eGov website: <http://www.sc.egov.usda.gov/>.

To obtain a copy of Louisiana Administrative Notices, contact the Guaranteed Housing Specialist in your area.

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, sex, religion, age, disability, political beliefs, sexual orientation, or marital or family status. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD). To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 1400 Independence Avenue, SW, Washington, DC 20250-9410 or call (202) 720-5964 (voice or TDD). USDA is an equal employment opportunity lender, provider, and employer.

From the Program Director

Yvonne Emerson
Multi-Family Housing
Program Director

I am excited to share with you the first issue of **Multi-Family Focus**—a quarterly newsletter designed to provide you with up-to-date, valuable information on USDA Rural Development's Section 515 Multi-Family Housing Program.

In this issue and coming issues, I will share information on the history, challenges, opportunities, and successes of the multi-family housing program in Louisiana.

In many rural communities, Section 515 rural rental housing is the principal source of affordable housing for low-income rural renters.

In Louisiana, USDA Rural Development maintains a portfolio of 12,651 multi-family housing units (apartments). These apartments are filled with elderly people, single-parent families, people with disabilities, and many other families who—if it were not for this housing—would not have a place to live.

I am very proud of our multi-family housing properties in Louisiana, and I am looking forward to sharing more information about our program with you in coming months.

Yvonne Emerson
yvonne.emerson@la.usda.gov



Decent, Safe, Affordable Housing

Background of Section 515 Rural Rental Housing Program

In 1962, Congress amended Title V of the Housing Act of 1949 to create the Section 515 Rural Rental Housing Program. Originally administered by the USDA Farmers Home Administration (FmHA), the program is administered today by FmHA's successor, USDA Rural Development.

The Section 515 program makes subsidized loans to developers to build, acquire, and rehabilitate rural rental housing. Since its inception, the Section 515 program has financed more than 526,000 units and today serves almost 475,000 families.

These 515 properties offer decent, safe, modestly-priced housing to almost half a million of America's most vulnerable residents: the elderly, people with disabilities, people of color, and women.

In many rural communities, Section 515 housing is the only affordable sound option. It is an essential resource for elderly people, single-parent families, the disabled, and other less mobile residents. It provides them with an alternative to living alone in housing they cannot maintain; living in overcrowded or other substandard conditions; living in their cars; or moving to a nursing home.

From: "Preserving Rural America's Affordable Rental Housing: A Report from the National Rural Housing Coalition," October 2004,
<http://www.nrhweb.org/news/515PreservationReport.pdf>.



What is Rural?

Program: Rural Rental Housing

Objective: Safe, well-built, and affordable rental housing for rural Americans.

Applicants: Individuals, profit, and non-profit organizations.

Population: Rural areas and populations of 20,000 or less.

Nationally speaking . . .

The average tenant income in 2003 was \$9,168. Seventy-five percent of tenants received rental assistance subsidy, either through project-based rental assistance or Section 8 through vouchers. Although rents were extremely low, averaging \$314 per unit per month, 20 percent of tenants were nevertheless rent-overburdened, and 7 percent paid more than half their income toward rent.

From: "Preserving Rural America's Affordable Rental Housing: A Report from the National Rural Housing Coalition," October 2004,

<http://www.nrhweb.org/news/515PreservationReport.pdf>

Parish Spotlight

Each issue of Multi-Family Focus will spotlight one parish and provide information on USDA Rural Development multi-family housing program properties in that parish.

Calcasieu Parish

Meadowland Apartments - 16 Units

Park Place Apartments - 32 Units

Stark Place - 32 Units

The Magnolias - 24 Units

Western Gardens - 48 Units

Westlake Manor - 32 Units

Westlake Plaza - 42 Units

226 units of affordable housing for rural renters in Calcasieu Parish.



Address Updates, Questions, and Comments

Please send any comments, questions, or address changes to:

Yvonne Emerson, Multi-Family Housing Program Director, USDA Rural Development, 3727 Government Street, Alexandria, Louisiana 71302,
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From the Program Director

Danny Magee
Community Programs Director

The Community Programs Division of USDA Rural Development administers USDA Rural Development Water and Waste Loan and Grant Programs as well as Community Facilities Loan and Grant Programs. We like to say that we could build a community from the ground up with USDA Rural Development funding.

We believe that rural Americans have a right to the same quality of life enjoyed by people who live in urban areas.

USDA Rural Development has provided critical basic infrastructure to communities in rural Louisiana, enabling residents to enjoy clean, safe drinking water, a healthy environment, and essential community facilities.

Through our new quarterly newsletter, **From the Ground Up**, we will bring you the latest program information and funding opportunities available for USDA Rural Development community programs.

Please contact me if you have any questions at (318) 473-7940 or danny.magee@la.usda.gov.



State Director Mike Taylor is joined by Congressman Bobby Jindal, Louisiana's 1st Congressional District in presenting Earth Day funding to rural residents of Louisiana.

Over \$24.8 Million in Funding Awarded in Louisiana

Earth Day Water and Waste Projects

USDA Rural Development celebrates Earth Day by presenting loan and grant funds to communities across America working to build and modernize water and wastewater disposal systems. This year on Earth Day (April 22, 2005), U.S. Department of Agriculture Secretary Mike Johanns announced \$24.8 million in investments in Louisiana for rural water and waste disposal loans and grants.

Louisiana's 2005 Earth Day projects:

Village of Delta Sewer
\$205,000 Loan, \$100,000 Grant

Leland Water System
\$371,000 Loan, \$239,000 Grant

Town of Bunkie Sewer
\$2,009,000 Loan

South Grant Water System, Inc.
\$1,552,000 Loan

Town of Kinder Sewer
\$4,030,000 Loan, \$2,072,000 Grant

Vermilion Waterworks District No. 1
\$4,572,000 Loan, \$1,814,800 Grant

City of Jeanerette Water
\$1,870,000 Loan, \$2,040,000 Grant

False River Waterworks Corporation
\$1,605,000 Loan

Town of Franklinton Sewer
\$1,461,000 Loan, \$949,000 Grant

Visit our website for more
information:

<http://www.rurdev.usda.gov>

Water and Waste Loan and Grant Program

USDA Rural Development provides loans, grants, loan guarantees, technical assistance, and training to qualified public bodies, non-profit organizations, and recognized Indian tribes for drinking water, sanitary sewer, solid waste and storm drainage facilities in rural areas and cities and towns of 10,000 or less.

Funding opportunities include:

- Water and Waste Disposal Loans
- Water and Waste Disposal Grants
- Technical Assistance and Training Grants
- Solid Waste Management Grants
- Emergency Community Water Assistance Grants
- Rural Water Circuit Rider Technical Assistance
- Revolving Fund Program
- Household Water Well System Program

During Fiscal Year 2004, USDA Rural Development invested \$48.3 million in water and waste projects in Louisiana. These projects included emergency improvements to water systems, construction of new water and sewer systems, and renovations to existing water and sewer systems—as well as a solid waste management grant.

For more information on water and waste loan and grant programs, contact Danny Magee, Community Programs Specialist, (318) 473-7940.



Address Updates, Questions, and Comments

Please send any comments, questions, or address changes to: Danny Magee, Community Programs Director, USDA Rural Development, 3727 Government Street, Alexandria, Louisiana 71302, danny.magee@la.usda.gov, telephone (318) 473-7940, fax (318) 473-7829.

What is Rural?

Program: Water and Waste

Disposal Direct Loans and Grants

Applicants: Public entities, Indian tribes, and non-profit corporations.

Population: Unincorporated rural areas with populations of 10,000 or less.

Contact Us

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From the Program Director

John H. Broussard
Business and Cooperative Programs Director

Many different types of funding opportunities are available through USDA Rural Development business and cooperative programs.

While many of you are familiar with our Business and Industry Guaranteed Loan Program, you may not be as familiar with our Rural Cooperative Development Grant Program—or our Renewable Energy Systems and Energy Efficiency Improvements Grant Programs.

The funding window is now open for these programs, and I encourage you to visit our website or contact our office to find out more information about these funding opportunities.

Please contact me if you have any questions regarding USDA Rural Development's business and cooperative programs at john.broussard@la.usda.gov or (318) 473-7960.

Grant Funding Available

Rural Cooperative Development Grant Program

Applications are being accepted through **July 1, 2005.**

Funds are available for Rural Cooperative Development Grants to establish and operate centers for cooperative development. These centers improve the economic condition of rural areas by developing new cooperatives and improving existing cooperatives.

Applications are currently being solicited for the 2005 funding cycle, and grants will be awarded on a competitive basis. Applications will be accepted through July 1, 2005.

The maximum amount that can be awarded is \$300,000, and recipients



must provide matching funds at a level of 25 percent of total project costs—unless the recipient is a 1994 Institution. 1994 Institutions must provide matching funds at a level of 5 percent of total project costs.

For more information on the funding announcement, visit our website at: <http://www.rurdev.usda.gov/rd/nofas>

For more information on Rural Cooperative Development Grants or other USDA Rural Development business programs, contact **John Broussard, Business and Cooperative Programs Director**, telephone: (318) 473-7960, e-mail: john.broussard@la.usda.gov.

USDA Rural Development Business Programs Include:

Business and Industry Guaranteed Loan Program, Intermediary Relending Program, Rural Business Enterprise Grant Program, Rural Business Opportunity Grant Program, Rural Economic Development Loan and Grant Program, Special Initiatives, and Cooperative Services. For more information about these financial opportunities, please visit our web page at: <http://www.rurdev.usda.gov> or call our State Office at (318) 473-7960.

Take Note

What's New



Grant funds are available for renewable energy or energy efficiency projects.

Program information, applications, forms, and other tools regarding the energy program can be found at:

<http://www.rurdev.usda.gov/rbs/farmbill/index.html>.

What is Rural?

USDA Rural Development invests financial resources and provides technical assistance to businesses and cooperatives located in rural communities. Rural areas include all areas other than cities of more than 50,000 people and the contiguous and urbanized area of such cities or towns. Please visit our website <http://www.rurdev.usda.gov/rbs> to find out more about our business and cooperative programs.

Cooperative Services Program

The mission of USDA Rural Development's Cooperative Services Program is to promote understanding and use of the cooperative form of business as a viable organizational option for marketing and distributing agricultural products. USDA Rural Development serves cooperative members, directors, management, educational institutions, organizations, rural residents, and all others with an interest in the cooperative form of business. We strive to assist them to effectively use cooperatives to improve their economic well-being and quality of life.

Visit our website for more information on cooperative data, funding opportunities, assistance available, partnerships, publications, and more:

<http://www.rurdev.usda.gov/rbs/coops/csdir.htm>

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